

Credit Union

Account No.

(Membership / base no. and account suffix)

ACCOUNT OWNERSHIP AGREEMENT**Account Type** (Check only one)☐ Share (Savings) Account☐ Share Draft (Checking) Account☐ Club Share (Savings) Account☐ Non-Member Deposit Account☐ Money Market Share Account☐ Other: _____**Party(ies)**

Member/Owner Name

Address

Joint Owner Name

Joint Owner Name

Joint Owner Name

Terms and Conditions

This account is titled in the names of the Party(ies) named above and is subject to the Terms and Conditions provided herein. If jointly held, any one of the account Parties may transact business on this account or pledge the account as security for obligations to the Credit Union. I/We understand and agree that payment of any withdrawal shall be subject to the bylaws of the Credit Union, any restrictions or limitations imposed by applicable law, and these and other terms and conditions disclosed for this account, as amended from time to time. Except to the extent prohibited by law, I/We grant Credit Union a security interest or lien in this account to secure all obligations any of us may owe to the Credit Union, now or in the future, and consent to the Credit Union applying any amount held in the account to the debt(s) to Credit Union of any Party(ies) to the account. This account is nontransferable except with the consent of the Credit Union and shall earn dividends/interest as determined by the policy of the Credit Union board of directors. Any P.O.D. or joint account survivorship feature of this account shall apply without regard to any requirement to survive an event by any specified period. By signing below, I also acknowledge receipt of and agree to the terms and conditions of the following agreements/disclosures and agree to any amendments to those documents that the credit union may make from time to time.

☐ Your Account Agreement☐ Privacy☐ Electronic Funds Transfers☐ Funds Availability☐ Your Account Agreement,
with Arbitration Agreement *☐ Truth in Savings☐ Other: _____☐ Other: _____

*** PLEASE NOTE: The Arbitration Agreement, applicable to consumers, provides that disputes will be resolved by an arbitrator instead of a judge or jury (unless the dispute is excluded or relates to a transaction that cannot, by law, be subject to arbitration or you opt out) which means that YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION.** Arbitration procedures are simpler than court procedures, but many procedures permitted in court are limited or not available. You may opt out for a limited time; see the Arbitration Agreement.

Form of Ownership (Check only one):☐ Individual Account:

THIS ACCOUNT/CERTIFICATE IS OWNED BY THE PARTY NAMED HEREON.

☐ Joint Account:

THIS ACCOUNT/CERTIFICATE IS JOINTLY OWNED BY THE PARTIES NAMED HEREON. UPON THE DEATH OF ANY OF THEM, OWNERSHIP PASSES TO THE SURVIVOR(S).

☐ Individual Account with P.O.D. Beneficiary(ies): †

THIS ACCOUNT/CERTIFICATE IS OWNED BY THE PARTY NAMED HEREON. UPON THE DEATH OF SUCH PARTY, OWNERSHIP PASSES TO THE P.O.D. BENEFICIARY(IES) NAMED BELOW.

☐ Joint Account with P.O.D. Beneficiary(ies): †

THIS ACCOUNT/CERTIFICATE IS JOINTLY OWNED BY THE PARTIES NAMED HEREON. UPON THE DEATH OF ANY OF THEM, OWNERSHIP PASSES TO THE SURVIVOR(S). UPON THE DEATH OF ALL SUCH PARTIES, OWNERSHIP PASSES TO THE P.O.D. BENEFICIARY(IES) NAMED BELOW.

† Payable on Death Beneficiary(ies) (Complete only if a P.O.D. Beneficiary option is checked above):

Members should consult an attorney before naming minors as P.O.D. beneficiaries.

X _____
Member/Owner's Signature

Date

X _____
Joint Owner's Signature

Date

X _____
Joint Owner's Signature

Date

X _____
Joint Owner's Signature

Date

Please complete the IRS Taxpayer Identification and Certification on page 2.

IRS Taxpayer Identification Number & Certification

Under penalties of perjury, I certify that:

1. _____ is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) The IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below).
4. The FATCA code(s) entered on this form (if any) indicating that the Account Owner is exempt from FATCA reporting is correct.

Certification Instructions. You must check this box ☐ and cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

You may request IRS Form W-9 with instructions. If you are not a U.S. person, request and complete Form W-8.

X _____
Signature of U.S. person Date FATCA code (if any) Exempt payee code (if any)

For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in IRS Regulations section 301.7701-7).